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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/705,486
		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Jarrett
Sheet	1 of 27	Attorney Docket Number	72167.000166

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	3.	US 2001/0047295	11-29-2001	Tenembaum	
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	8.	US 2002/0010599	01-24-2002	Levison	
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	12.	US 2002/0059141 A1	05-16-2002	Davies et al.	
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	17.	US 2002/0107788	08-08-2002	Cunningham	
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	21.	US 2002/0191548	12-19-2002	Ylonen et al.	
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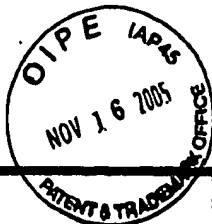
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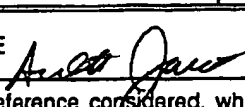
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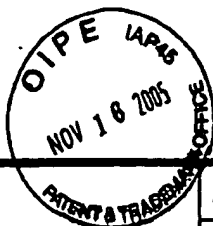
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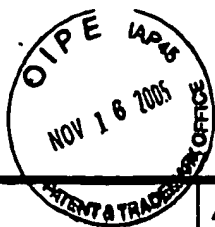
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	223.	US 5883810	03-16-1999	Franklin et al.	
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/705,486
		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gandler
		Art Unit	3623
		Examiner Name	S. Jarrett
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	267.	US 5958007	09-28-1999	Lee et al.	
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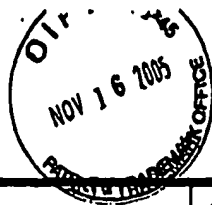


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		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Jarrett
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Substitute for form 1449A/PTO		Application Number	09/705,486
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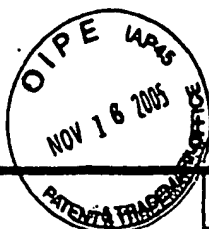
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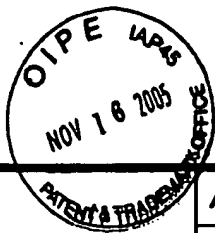
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PTO/SB/08A (07-05) (modified)
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

20 of 27

Application Number 09/705,486

Filing Date November 3, 2000

First Named Inventor Joseph Gendler

Art Unit 3623

Examiner Name S. Jarrett

Attorney Docket Number 72167.000166

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	455.	DE 19731293	1/14/1999	Mannesmann		NO
<i>B</i>	456.	EP 0884877	12/16/1998	Shioya et al.		
<i>B</i>	457.	EP 0917119	5/19/1999	Paltenghe et al		
<i>B</i>	458.	WO 00/68858	11/16/2000	Mankoff		
<i>B</i>	459.	WO 01/35355	5/17/2001	Tsuei et al.		
<i>B</i>	460.	WO 01/43084	6/14/2001	Steinberger		
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<i>B</i>	462.	WO 99/52051	10/14/1999	Palmer et al		

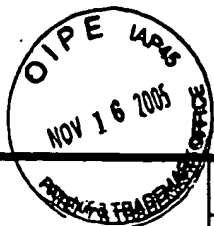
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Scott Jarrett

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		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Jarrett
Sheet	21 of 27	Attorney Docket Number	72167.000166

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			YES/NO
<i>B</i>	463.	KUTLER, A Different Drummer on the Data Highway, American Banker, Section: No. 91, Vol. 160, 05/12/1995, page 14, 05/12/1995	
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<i>B</i>	470.	ANONYMOUS, Aversion Therapy: Banks Overcoming Fear of the 'Net to Develop Safe Internet-based Payment System w/ Netscape Communicator, Network World, ISSN: 0887-7661, 12/12/1994, 12/12/1994	
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<i>B</i>	472.	JAVA, Banking on JAVA(TM) Technology, java.sun.com, 05/21/1999, 05/21/1999 Bechtel Construction Operations Incorporated Standardizes on Primavera's Expedition Contract Management Software, Business Wire, 07/27/1999, 07/27/1999	
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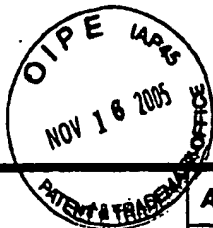


PTO/SB/08B (07-05) (modified)
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1 WEBB	475.	KUTLER, Cash Card Creator Looking Beyond Mondex, 02/09/1995, 02/09/1995	
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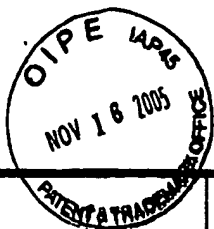
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			YES/NO
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		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Jarrett
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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			YES/NO
	502.	BARNHAM, Network Brings Together Producers and Companies, Document ID: 17347, 02/01/94 <i>NO COPY PROVIDED</i>	
<i>ILLEGIBLE</i>	503.	HOULDER, OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending, Document ID: 91716, 06/08/1994, 06/08/1994 <i>INCOMPLETE COPY</i>	
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<i>B</i>	506.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid,63244,00.asp, 09/24/2001, 9/24/2001	
<i>?</i>	507.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid,63244,00.asp, 09/24/2001, 9/24/2001 Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com, 06/23/2005, 06/23/2005	<i>REPEAT</i>
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<i>(?)</i>	510.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid.63244.00.asp, 09/24/2001, 9/24/2001Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com, 06/23/2005, 06/23/2005Primavera and PurchasePro.com to Create E-Commerce Marketplace for Construction Industry, Primavera Ships P3, version 3.0, www.purchasepro.com/, 09/21/1999, pp. 1-3, 09/21/1999Product Data Integration Technologies Inc., Step Integratin Authors, printed on 04/26/1999 04/26/1999Resource Center: Consolidated Edison Selects GE TPN Post, printed 04/26/1999, 04/26/1999	<i>REPEAT</i>
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			YES/NO
B	519.	SIEBEL, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/1999, 11/17/1999	REPEAT
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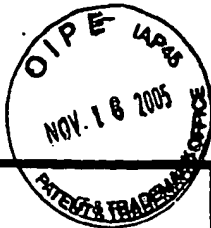
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Joseph Gendler

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			YES/NO
<i>ES</i>	533.	FUJIMURA ET AL., XML Voucher: Generic Voucher Language, 02/2003, 02/2003	
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